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6-9-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: JOHNSON, R.
Serial Number: 10/071,066
Filing Date: April 12, 2002
ORCL5595CIP

Group Art Unit No.: 2161
Examiner: *Unknown*
Attorney Docket:

Title: Methods and Systems for Carrying Out Contingency-Dependent Payments Via Secure Electronic Bank Drafts Supported by Online Letters of Credit and/or Online Performance Bonds



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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231, on May 15, 2003.

Signature of Person mailing paper/fee:

Alan W. Young

May 15, 2003
Date

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT UNDER § 1.97(b)

Sir:

Applicants wish to call the attention of the Examiner to the following references. A copy of each of these references is enclosed, along with PTO Form 1449.

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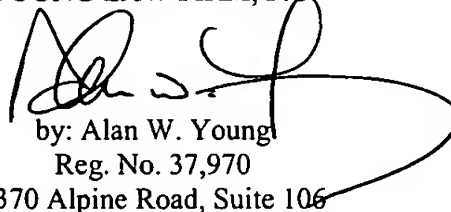
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Applicant asserts that this Information Disclosure Statement is being submitted under 37 CFR 1.97(b), before the mailing date of a first Office Action, and that no fee is due.

If any unresolved issues remain, please contact Applicant's attorney at the telephone number indicated below.

Respectfully submitted,

YOUNG LAW FIRM, P.C.

A handwritten signature in black ink, appearing to read 'Alan W. Young', is written over the printed name and address. The signature is stylized with a large, sweeping loop at the end.

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Date: May 15, 2003